I/R Code 47.40

August 1985

*Monthly Survey of*

# LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

## Comparisons with Previous Year

| | ANNUALIZED PREMIUM | | FACE AMOUNT | | NUMBER OF POLICIES | |
|---|---|---|---|---|---|---|
| | Current month | Year to date | Current month | Year to date | Current month | Year to date |
| **UNITED STATES** | | | | | | |
| All ordinary business | 107% | 112% | 104% | 108% | 97% | 97% |
| Ordinary companies and departments | 106% | 113% | 102% | 107% | 96% | 99% |
| Combination companies and departments | 116% | 111% | 114% | 113% | 104% | 96% |
| Group | — | — | 68% | 105% | — | — |
| **CANADA** | | | | | | |
| All ordinary business | 111% | 107% | 105% | 106% | 99% | 97% |
| Group | — | — | 78% | 105% | — | — |

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

**UNITED STATES**

**Ordinary companies or departments**

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

**Combination companies or departments**

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

**CANADA**

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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# UNITED STATES

## Ordinary Sales Results of 126 Companies

| | ANNUALIZED PREMIUM (in thousands) | | | FACE AMOUNT (in thousands) | | | NUMBER OF POLICIES | | | PREMIUM PER $1,000 | | | AVERAGE SIZE POLICY | | | PREMIUM PER POLICY | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | |
| January | $ 363,514 | $ 441,664 | 121% | $ 35,651,152 | $ 40,918,369 | 115% | 685,779 | 694,179 | 101% | $10.20 | $10.79 | 106% | $51.99 | $58.98 | 113% | $ 530 | $ 636 | 120% | January |
| February | 366,362 | 431,552 | 118 | 37,678,708 | 40,703,152 | 108 | 720,486 | 733,598 | 102 | 9.72 | 10.60 | 109 | 52.30 | 55.48 | 106 | 508 | 588 | 116 | February |
| March | 423,350 | 488,342 | 115 | 42,224,798 | 45,585,350 | 108 | 862,268 | 826,788 | 96 | 10.03 | 10.71 | 107 | 48.97 | 55.07 | 112 | 491 | 591 | 120 | March |
| April | 409,861 | 473,534 | 116 | 41,155,965 | 46,277,474 | 112 | 821,232 | 837,489 | 102 | 9.96 | 10.23 | 103 | 50.12 | 55.26 | 110 | 499 | 565 | 113 | April |
| May | 461,805 | 480,313 | 106 | 44,380,987 | 47,396,110 | 107 | 851,691 | 825,190 | 97 | 10.38 | 10.13 | 98 | 52.09 | 57.44 | 110 | 540 | 582 | 108 | May |
| June | 439,493 | 475,001 | 108 | 42,777,020 | 44,856,269 | 105 | 821,621 | 792,716 | 96 | 10.27 | 10.59 | 103 | 52.04 | 56.59 | 109 | 534 | 599 | 112 | June |
| July | 414,946 | 457,492 | 110 | 41,360,193 | 44,244,445 | 107 | 804,706 | 763,725 | 95 | 10.04 | 10.34 | 103 | 51.39 | 59.89 | 117 | 516 | 599 | 116 | July |
| August | 446,315 | 466,709 | 107 | 42,459,399 | 44,070,108 | 104 | 789,777 | 763,316 | 97 | 10.51 | 10.59 | 101 | 53.76 | 57.71 | 107 | 565 | 611 | 108 | August |
| September | 397,100 | | | 37,519,709 | | | 731,090 | | | 10.58 | | | 54.28 | | | 574 | | | September |
| October | 463,003 | | | 44,796,828 | | | 865,573 | | | 10.34 | | | 53.52 | | | 534 | | | October |
| November | 444,132 | | | 42,605,150 | | | 792,279 | | | 10.42 | | | 53.78 | | | 561 | | | November |
| December | 609,406 | | | 52,682,333 | | | 890,008 | | | 11.57 | | | 59.17 | | | 684 | | | December |
| Year total | $5,219,287 | | | $505,292,242 | | | 9,686,500 | | | $10.33 | | | $53.14 | | | $ 549 | | | Year total |
| Year to date | $3,305,646 | $3,714,607 | 112% | $327,688,222 | $354,051,277 | 108% | 6,407,550 | 6,237,001 | 97% | $10.09 | $10.49 | 104% | $51.141 | $56.766 | 111% | $516 | $ 596 | 116% | Year to date |

### 108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total group | | | | | | | | | | | | | | | | | | | Total group |
| Month | $ 354,834 | $ 375,113 | 106% | $ 36,735,780 | $ 37,598,531 | 102% | 490,289 | 471,237 | 96% | $ 9.66 | $ 9.98 | 103% | $74,927 | $79,787 | 106% | $724 | $ 796 | 110% | Month |
| Year to date | $2,664,360 | $3,012,783 | 113% | $282,854,456 | $303,593,477 | 107% | 3,938,215 | 3,912,180 | 99% | $ 9.42 | $ 9.92 | 105% | $71,823 | $77,602 | 108% | $677 | $ 770 | 114% | Year to date |
| Group 1 Month | $ 222,901 | $ 236,679 | 106% | $ 23,184,299 | $ 24,232,522 | 105% | 320,399 | 308,734 | 96 | $ 9.61 | $ 9.77 | 102% | $72,361 | $78,150 | 108 | $695 | $ 767 | 110 | Group 1 Month |
| Year to date | $1,711,539 | $1,863,148 | 109% | $183,089,570 | $195,244,245 | 107% | 2,604,403 | 2,575,335 | 99 | $ 9.35 | $ 9.54 | 102% | $70,300 | $76,813 | 109 | $670 | $ 744 | 111% | Year to date |
| Group 2 Month | $ 63,363 | $ 70,074 | 111% | $ 6,531,136 | $ 7,013,118 | 107% | 73,384 | 77,205 | 105 | $ 9.70 | $ 9.99 | 103% | $88,999 | $91,838 | 103 | $854 | $ 918 | 107% | Group 2 Month |
| Year to date | $ 466,363 | $ 586,149 | 126% | $ 48,378,348 | $ 55,094,203 | 114% | 605,059 | 627,904 | 104 | $ 9.64 | $10.64 | 110% | $79,956 | $87,743 | 110 | $771 | $ 935 | 121% | Year to date |
| Group 3 Month | $ 37,024 | $ 33,385 | 90% | $ 3,789,710 | $ 3,150,788 | 83% | 50,921 | 41,883 | 82 | $ 9.77 | $10.60 | 108% | $74,423 | $75,258 | 101 | $732 | $ 797 | 110 | Group 3 Month |
| Year to date | $ 259,231 | $ 293,266 | 113% | $ 26,499,727 | $ 27,224,182 | 103% | 382,763 | 357,416 | 93% | $ 9.78 | $10.77 | 110% | $69,239 | $76,169 | 110 | $677 | $ 821 | 121 | Year to date |
| Group 4 Month | $ 20,864 | $ 24,816 | 119% | $ 2,074,763 | $ 2,129,141 | 103% | 23,552 | 23,192 | 98% | $10.06 | $11.66 | 116% | $88,093 | $91,809 | 104 | $886 | $1,070 | 121 | Group 4 Month |
| Year to date | $ 149,053 | $ 181,163 | 122% | $ 15,999,063 | $ 16,792,185 | 105% | 181,424 | 187,089 | 103 | $ 9.32 | $10.79 | 116% | $88,156 | $89,990 | 102 | $825 | $ 968 | 118 | Year to date |
| Group 5 Month | $ 8,259 | $ 7,194 | 87% | $ 875,486 | $ 744,064 | 85% | 16,011 | 13,801 | 86 | $ 9.43 | $ 9.67 | 103% | $54,680 | $53,913 | 99 | $516 | $ 523 | 101 | Group 5 Month |
| Year to date | $ 61,065 | $ 68,186 | 112% | $ 6,699,616 | $ 6,771,614 | 101% | 115,184 | 116,759 | 101 | $ 9.11 | $10.07 | 111% | $58,164 | $62,997 | 108 | $540 | $ 584 | 108 | Year to date |
| Group 6 Month | $ 2,423 | $ 2,965 | 122% | $ 280,386 | $ 328,898 | 117% | 6,022 | 6,422 | 107% | $ 8.64 | $ 9.01 | 104% | $46,560 | $51,214 | 110 | $430 | $ 496 | 115% | Group 6 Month |
| Year to date | $ 17,109 | $ 20,871 | 122% | $ 2,188,132 | $ 2,467,048 | 113% | 49,382 | 47,677 | 97 | $ 7.82 | $ 8.46 | 108% | $44,310 | $51,745 | 117 | $348 | $ 438 | 126 | Year to date |

### 18 Combination Companies and Departments

#### Excluding weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total group | | | | | | | | | | | | | | | | | | | Total group |
| Month | $ 78,172 | $ 90,775 | 116% | $ 5,670,464 | $ 6,450,015 | 114% | 274,416 | 285,215 | 104% | $13.79 | $14.07 | 102% | $20,664 | $22,615 | 109% | $285 | $ 318 | 112% | Month |
| Year to date | $ 623,222 | $ 688,771 | 111% | $ 44,449,563 | $ 50,179,303 | 113% | 2,319,464 | 2,222,017 | 96% | $14.02 | $13.73 | 98% | $19,164 | $22,583 | 118% | $269 | $ 310 | 115% | Year to date |
| Group 7 Month | $ 38,910 | $ 46,348 | 119% | $ 2,800,430 | $ 3,487,293 | 125% | 100,936 | 97,911 | 97% | $13.89 | $13.29 | 96% | $27,745 | $35,617 | 128% | $385 | $ 473 | 123% | Group 7 Month |
| Year to date | $ 306,505 | $ 347,171 | 113% | $ 21,851,529 | $ 26,051,183 | 119% | 827,961 | 761,218 | 92% | $14.03 | $13.33 | 95% | $26,392 | $34,223 | 130% | $370 | $ 456 | 123% | Year to date |
| Group 8 Month | $ 24,537 | $ 27,143 | 111% | $ 1,859,237 | $ 1,858,467 | 100% | 93,070 | 99,048 | 106% | $13.20 | $14.61 | 111% | $1,977 | $18,763 | 94% | $264 | $ 274 | 104% | Group 8 Month |
| Year to date | $ 197,314 | $ 215,266 | 109% | $ 14,502,186 | $ 15,753,720 | 109% | 802,035 | 801,503 | 100% | $13.61 | $13.66 | 100% | $18,082 | $19,655 | 109% | $246 | $ 269 | 109% | Year to date |
| Group 9 Month | $ 14,725 | $ 17,284 | 117% | $ 1,010,797 | $ 1,104,255 | 109% | 80,410 | 88,256 | 110% | $14.57 | $15.65 | 107% | $12,571 | $12,512 | 100% | $185 | $ 196 | 107% | Group 9 Month |
| Year to date | $ 119,403 | $ 126,334 | 106% | $ 8,095,848 | $ 8,374,400 | 103% | 689,468 | 659,296 | 96% | $14.75 | $15.09 | 102% | $11,742 | $12,702 | 108% | $173 | $ 192 | 111 | Year to date |

#### Weekly premium ordinary

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Month | $ 3,309 | $ 821 | 25% | $ 53,155 | $ 21,562 | 41% | 25,072 | 6,864 | 27% | $62.25 | $38.08 | 61% | $ 2,120 | $ 3,141 | 148% | $132 | $ 120 | 91% | Month |
| Year to date | $ 18,064 | $ 13,053 | 72% | $ 384,203 | $ 278,497 | 72% | 149,871 | 102,804 | 69% | $47.02 | $46.87 | 100% | $ 2,564 | $ 2,709 | 106% | $121 | $ 127 | 105% | Year to date |

# U.S. Variable Life Sales

## VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

| | ANNUALIZED PREMIUM | | FACE AMOUNT | | NUMBER OF POLICIES | |
|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1984 | 1985 | 1984 | 1985 |
| January | 3% | 2% | 2% | 1% | 2% | 2% |
| February | 3 | 3 | 2 | 2 | 2 | 2 |
| March | 3 | 3 | 2 | 2 | 2 | 2 |
| April | 3 | 2 | 2 | 2 | 2 | 2 |
| May | 3 | 3 | 2 | 2 | 2 | 2 |
| June | 3 | 3 | 2 | 2 | 2 | 2 |
| July | 3 | 3 | 2 | 2 | 2 | 2 |
| August | 3 | 3 | 2 | 2 | 2 | 2 |
| September | 4 | | 2 | | 3 | |
| October | 4 | | 2 | | 2 | |
| November | 3 | | 2 | | 2 | |
| December | 3 | | 2 | | 2 | |
| Year total | 3% | | 2% | | 2% | |
| Year to date | 3% | 3% | 2% | 2% | 2% | 2% |

**Number of Contributors Reporting . . .**

| | THIS MONTH | LAST MONTH |
|---|---|---|
| Variable Life Sales | 10 | 10 |
| Universal Life Sales | 98 | 98 |

## VL POLICY CHARACTERISTICS

| | PREMIUM PER $1,000 | | | AVERAGE SIZE POLICY | | | PREMIUM PER POLICY | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 |
| January | $16.85 | $17.02 | 101% | $52,596 | $50,571 | 96% | $ 886 | $861 | 97% |
| February | 15.21 | 18.48 | 121 | 47,188 | 48,550 | 103 | 718 | 897 | 125 |
| March | 15.31 | 18.22 | 119 | 46,614 | 48,446 | 104 | 714 | 883 | 124 |
| April | 15.69 | 16.52 | 105 | 47,580 | 47,205 | 99 | 747 | 780 | 104 |
| May | 15.41 | 18.31 | 119 | 49,105 | 52,133 | 106 | 757 | 955 | 126 |
| June | 15.25 | 19.37 | 127 | 49,096 | 50,593 | 103 | 749 | 980 | 131 |
| July | 15.97 | 17.93 | 112 | 48,417 | 51,890 | 107 | 773 | 930 | 120 |
| August | 16.00 | 19.87 | 124 | 48,428 | 49,216 | 102 | 775 | 978 | 126 |
| September | 16.37 | | | 47,494 | | | 778 | | |
| October | 16.97 | | | 49,393 | | | 838 | | |
| November | 15.92 | | | 48,562 | | | 773 | | |
| December | 18.27 | | | 55,104 | | | 1,006 | | |
| Year total | $16.15 | | | $49,092 | | | $ 793 | | |
| Year to date | $15.69 | $18.28 | 117% | $48,502 | $49,861 | 103% | $ 761 | $911 | 120% |

# U.S. Universal Life Sales

## UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

| | ANNUALIZED PREMIUM | | FACE AMOUNT | | NUMBER OF POLICIES | |
|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1984 | 1985 | 1984 | 1985 |
| January | 25% | 44% | 22% | 42% | 15% | 29% |
| February | 26 | 45 | 22 | 41 | 14 | 27 |
| March | 28 | 44 | 24 | 40 | 15 | 27 |
| April | 29 | 42 | 24 | 38 | 15 | 26 |
| May | 30 | 42 | 26 | 38 | 17 | 27 |
| June | 31 | 41 | 28 | 38 | 18 | 27 |
| July | 34 | 41 | 30 | 37 | 18 | 26 |
| August | 34 | 41 | 31 | 37 | 20 | 26 |
| September | 35 | | 32 | | 19 | |
| October | 36 | | 34 | | 21 | |
| November | 38 | | 35 | | 23 | |
| December | 39 | | 39 | | 27 | |
| Year total | 32% | | 29% | | 18% | |
| Year to date | 30% | 42% | 26% | 39% | 16% | 27% |

## INTEREST RATES

| | THIS MONTH | LAST MONTH |
|---|---|---|
| Range | 7.2%*-12.0% | 6.8%-12.0% |
| Range of middle 50% | 10.0%-11.0% | 10.2%-11.0% |
| Median | 10.5% | 10.5% |
| Number of cos. reporting rates | 88 | 88 |
| Number of plans reported | 161 | 160 |
| Number of new plans | 1 | 7 |
| Number of plans dropped | 0 | 0 |
| Number of plans showing: | | |
| No change | 130 | |
| Increases | 6 | |
| Range of increases | 0.1%-1.0% | |
| Average increase | 0.4% | |
| Decreases | 24 | |
| Range of decreases | 0.1%-1.0% | |
| Average decrease | 0.5% | |

*Average monthly Treasury bill rate

## UL POLICY CHARACTERISTICS

| | PREMIUM PER $1,000 | | | AVERAGE SIZE POLICY | | | PREMIUM PER POLICY | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 |
| January | $11.79 | $11.42 | 97% | $76,761 | $83,786 | 109% | $ 905 | $957 | 106% |
| February | 11.51 | 11.47 | 100 | 78,061 | 84,276 | 108 | 899 | 967 | 108 |
| March | 11.63 | 11.92 | 102 | 79,104 | 81,983 | 104 | 920 | 978 | 106 |
| April | 11.67 | 11.30 | 97 | 80,012 | 80,303 | 100 | 934 | 908 | 97 |
| May | 11.54 | 11.16 | 97 | 82,525 | 79,368 | 96 | 952 | 889 | 93 |
| June | 11.31 | 11.26 | 100 | 83,386 | 81,431 | 98 | 943 | 917 | 97 |
| July | 11.34 | 11.53 | 102 | 85,898 | 82,363 | 96 | 974 | 950 | 98 |
| August | 11.23 | 11.72 | 104 | 86,233 | 83,147 | 96 | 968 | 975 | 101 |
| September | 11.66 | | | 84,217 | | | 982 | | |
| October | 11.13 | | | 81,990 | | | 912 | | |
| November | 11.16 | | | 81,818 | | | 913 | | |
| December | 11.66 | | | 85,792 | | | 1,000 | | |
| Year total | $11.45 | | | $82,616 | | | $ 946 | | |
| Year to date | $11.48 | $11.48 | 100% | $81,926 | $82,013 | 100% | $ 940 | $941 | 100% |

# CANADA

## Ordinary Sales Results of 35 Companies

| | ANNUALIZED PREMIUM (in thousands) | | | FACE AMOUNT (in thousands) | | | NUMBER OF POLICIES | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 |
| January | $ 24,823 | $ 27,318 | 110% | $ 3,461,675 | $ 4,058,367 | 117% | 58,143 | 58,200 | 100% |
| February | 32,836 | 33,204 | 101 | 4,408,610 | 4,591,930 | 104 | 80,717 | 74,837 | 93 |
| March | 35,464 | 36,894 | 104 | 4,834,858 | 4,961,886 | 103 | 83,168 | 80,809 | 97 |
| April | 31,374 | 35,277 | 112 | 4,284,039 | 4,865,898 | 114 | 74,499 | 76,486 | 103 |
| May | 35,499 | 40,509 | 114 | 4,892,138 | 5,597,989 | 114 | 84,428 | 87,390 | 104 |
| June | 40,362 | 38,675 | 96 | 5,693,272 | 5,257,892 | 92 | 93,831 | 79,491 | 85 |
| July | 32,640 | 35,042 | 108 | 4,623,297 | 4,904,734 | 106 | 71,683 | 71,298 | 99 |
| August | 28,896 | 31,974 | 111 | 4,267,005 | 4,459,466 | 105 | 65,990 | 65,321 | 99 |
| September | 32,900 | | | 4,649,030 | | | 76,811 | | |
| October | 37,426 | | | 5,335,797 | | | 90,044 | | |
| November | 43,410 | | | 5,997,870 | | | 99,235 | | |
| December | 38,372 | | | 5,261,965 | | | 78,760 | | |
| **Year total** | $413,902 | | | $57,709,556 | | | 957,392 | | |
| **Year to date** | $261,794 | $278,893 | 107% | $36,464,894 | $38,698,762 | 106% | 612,479 | 593,832 | 97% |
| Group 1 Month | $ 20,959 | $ 24,037 | 115% | $ 3,020,323 | $ 3,274,737 | 108% | 49,291 | 50,339 | 102% |
| Year to date | $193,909 | $213,338 | 110% | $25,618,671 | $28,625,989 | 112% | 408,622 | 461,111 | 98% |
| Group 2 Month | $ 6,793 | $ 7,021 | 103% | $ 1,106,435 | $ 1,030,561 | 93% | 14,480 | 12,829 | 89% |
| Year to date | $ 59,298 | $ 57,341 | 97% | $ 9,461,761 | $ 8,778,486 | 93% | 125,098 | 113,412 | 91% |
| Group 3 Month | $ 1,144 | $ 916 | 80% | $ 141,247 | $ 154,208 | 109% | 2,219 | 2,153 | 97% |
| Year to date | $ 8,627 | $ 8,214 | 95% | $ 1,384,462 | $ 1,294,287 | 93% | 18,759 | 19,309 | 103% |

| | PREMIUM PER $1,000 | | | AVERAGE SIZE POLICY | | | PREMIUM PER POLICY | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 |
| January | $ 7.17 | $ 6.73 | 94% | $59,537 | $69,742 | 117% | $427 | $469 | 110% |
| February | 7.45 | 7.23 | 97 | 54,618 | 61,359 | 112 | 407 | 444 | 109 |
| March | 7.34 | 7.44 | 101 | 58,120 | 61,403 | 106 | 426 | 457 | 107 |
| April | 7.32 | 7.25 | 99 | 57,505 | 63,618 | 111 | 421 | 461 | 110 |
| May | 7.26 | 7.24 | 100 | 57,944 | 64,058 | 111 | 420 | 464 | 110 |
| June | 7.09 | 7.36 | 104 | 60,676 | 66,144 | 109 | 430 | 487 | 113 |
| July | 7.04 | 7.14 | 101 | 64,496 | 68,792 | 107 | 454 | 491 | 108 |
| August | 6.77 | 7.17 | 106 | 64,661 | 68,270 | 106 | 438 | 489 | 112 |
| September | 7.08 | | | 60,526 | | | 428 | | |
| October | 7.01 | | | 59,258 | | | 416 | | |
| November | 7.24 | | | 60,403 | | | 437 | | |
| December | 7.29 | | | 66,810 | | | 487 | | |
| **Year total** | $ 7.17 | | | $60,278 | | | $432 | | |
| **Year to date** | $ 7.18 | $ 7.21 | 100% | $59,537 | $65,168 | 109% | $427 | $470 | 110% |
| Group 1 Month | $ 6.94 | $ 7.34 | 106% | $61,275 | $65,054 | 106% | $425 | $478 | 112% |
| Year to date | $ 7.57 | $ 7.45 | 98% | $54,668 | $62,080 | 114% | $414 | $463 | 112% |
| Group 2 Month | $ 6.15 | $ 6.81 | 111% | $76,342 | $80,327 | 105% | $469 | $547 | 117% |
| Year to date | $ 6.26 | $ 6.53 | 104% | $75,635 | $77,404 | 102% | $474 | $506 | 107% |
| Group 3 Month | $ 8.10 | $ 5.94 | 73% | $63,653 | $71,625 | 113% | $516 | $425 | 82% |
| Year to date | $ 6.23 | $ 6.35 | 102% | $73,803 | $67,030 | 91% | $460 | $425 | 92% |

# Canadian Universal Life Sales

## UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

| | ANNUALIZED PREMIUM | | FACE AMOUNT | | NUMBER OF POLICIES | |
|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1984 | 1985 | 1984 | 1985 |
| January | 9% | 16% | 6% | 13% | 4 | 10 |
| February | 8 | 14 | 6 | 11 | 4 | 8 |
| March | 9 | 14 | 6 | 11 | 5 | 8 |
| April | 6 | 16 | 6 | 12 | 4 | 9 |
| May | 7 | 16 | 6 | 13 | 4 | 9 |
| June | 8 | 17 | 7 | 14 | 4 | 10 |
| July | 9 | 14 | 7 | 11 | 6 | 10 |
| August | 9 | 16 | 8 | 13 | 6 | 10 |
| September | 10 | | 8 | | 6 | |
| October | 11 | | 10 | | 7 | |
| November | 12 | | 9 | | 8 | |
| December | 17 | | 13 | | 11 | |
| Year total | 9% | | 8% | | 6 | |
| Year to date | 9% | 15% | 6% | 12% | 5 | 9 |

Number of Contributors Reporting . . .

| | THIS MONTH | LAST MONTH |
|---|---|---|
| Universal Life Sales | 12 | 12 |

## UL POLICY CHARACTERISTICS

| | PREMIUM PER $1,000 | | | AVERAGE SIZE POLICY | | | PREMIUM PER POLICY | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 | 1984 | 1985 | 1985 1984 |
| January | $7.68 | $8.13 | 106% | $79,900 | $90,081 | 113 | $614 | $732 | 119 |
| February | 7.41 | 9.31 | 126 | 81,874 | 80,631 | 98 | 606 | 750 | 124 |
| March | 6.91 | 9.67 | 140 | 84,053 | 79,765 | 95 | 581 | 771 | 133 |
| April | 7.49 | 9.19 | 123 | 76,786 | 85,679 | 112 | 575 | 786 | 137 |
| May | 7.67 | 8.53 | 111 | 80,486 | 91,176 | 113 | 617 | 778 | 126 |
| June | 7.50 | 8.89 | 119 | 80,714 | 90,238 | 101 | 605 | 802 | 133 |
| July | 8.37 | 8.82 | 106 | 82,191 | 80,415 | 98 | 688 | 710 | 103 |
| August | 8.18 | 9.99 | 122 | 78,663 | 84,890 | 108 | 643 | 848 | 132 |
| September | 8.97 | | | 76,444 | | | 686 | | |
| October | 8.20 | | | 77,977 | | | 639 | | |
| November | 9.06 | | | 74,989 | | | 679 | | |
| December | 9.36 | | | 81,112 | | | 759 | | |
| Year total | $8.29 | | | $80,349 | | | $666 | | |
| Year to date | $7.68 | $9.03 | 117% | $82,767 | $89,641 | 108% | $636 | $809 | 127% |

# Group Sales Results

## United States
## Face Amount (in millions)
## for 51 Companies

| | 1984 | 1985 | 1985 1984 |
|---|---|---|---|
| January | $ 10,540 | $21,156 | 201% |
| February | 11,009 | 11,162 | 101 |
| March | 20,910 | 20,849 | 100 |
| April | 8,415 | 13,458 | 160 |
| May | 16,168 | 11,915 | 74 |
| June | 11,944 | 14,910 | 125 |
| July | 15,356 | 12,209 | 80 |
| August | 16,435 | 11,171 | 68 |
| September | 17,400 | | |
| October | 15,580 | | |
| November | 11,502 | | |
| December | 22,824 | | |
| Year total | $178,083 | | |
| Year to date | $110,777 | $116,830 | 105% |

## Canada
## Face Amount (in thousands)
## for 17 Companies

| | 1984 | 1985 | 1985 1984 |
|---|---|---|---|
| January | $ 900,590 | $1,664,151 | 185% |
| February | 1,601,249 | 929,708 | 58 |
| March | 1,106,126 | 1,585,951 | 143 |
| April | 735,812 | 1,194,941 | 162 |
| May | 1,588,100 | 1,174,798 | 74 |
| June | 2,472,593 | 2,270,366 | 92 |
| July | 986,164 | 1,625,668 | 165 |
| August | 1,582,470 | 1,237,017 | 78 |
| September | 1,714,314 | | |
| October | 2,046,864 | | |
| November | 1,433,071 | | |
| December | 4,380,070 | | |
| Year total | $20,547,423 | | |
| Year to date | $10,973,104 | $11,673,796 | 106% |

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